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**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3694  
PATENT**

Attorney Docket No.: 09282.0048-00  
SAP Reference No.: 2003P00354 US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
Andreas MAU ) Group Art Unit: 3694  
Application No.: 10/619,748 )  
Filed: July 15, 2003 )  
For: REAL-TIME BENEFITS SERVICE )  
MARKETPLACE ) Examiner: Martin A. Gottschalk  
 ) Confirmation No.: 7407

**Mail Stop AF**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT AFTER FINAL**

In reply to the Final Office Action mailed February 9, 2007, the period for response extending through May 9, 2007, and pursuant to 37 C.F.R. § 1.116, Applicant proposes that this application be amended as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment section of this paper.